



Docket No. 00-012

Declaration and Power of Attorney For Patent Application **English Language Declaration**

As a below named inventor, I hereby declare that:

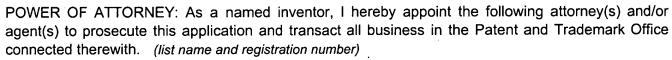
My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

	METHOD AND APPARATUS FOR PROVIDING A BENEFIT DURING A TRANSACTION FOR USE DURING A LATER TRANSACTION									
	the specification of which									
	(check one)									
	\boxtimes									
		was filed on	as United	States Application No.	or PCT	International				
4		Application Number								
Ø		and was amended on $_$								
This first first from the cash first first			(if a	applicable)						
	I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.									
	I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.									
	I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.									
	Prie	or Foreign Application(s)			Priority	Not Claimed				
	(Nu	imber)	(Country)	(Day/Month/Year Filed)						
	/NI	umbor)	(Country)	(Day/Month/Year Filed)						
	(Number)		(Couriny)	(Day/Month/ Fear Filed)						
	(Nu	imber)	(Country)	(Day/Month/Year Filed)						

	2/22/00	
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
(Application Serial No.)	(Filing Date)	
PCT International application in the	manner provided by the first	disclosed in the prior United States paragraph of 35 U.S.C. Section 11
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known to me to be material to p became available between the filing filing date of this application:	atentability as defined in I	Fitle 37, C. F. R., Section 1.56 whi and the national or PCT Internation

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



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